



DIVISION OF FINANCE

301 West High Street, Room 630
P.O. Box 716
Jefferson City, MO 65102-0716
(573) 751-3242
(573) 751-9192 FAX
www.finance.mo.gov

Mick Campbell
Commissioner

June 26, 2023

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of March 31, 2023, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 204 to 197. During the past twelve months, seven banks merged into other Missouri chartered banks.

Assets in state-chartered banks totaled \$191.9 billion on March 31, 2023, an increase of 1.7 percent from one year earlier. Deposits were \$163.5 billion and total loans were \$128.1 billion on March 31, 2023, a decrease of 0.3 percent and an increase of 12.0 percent respectively, from one year earlier.

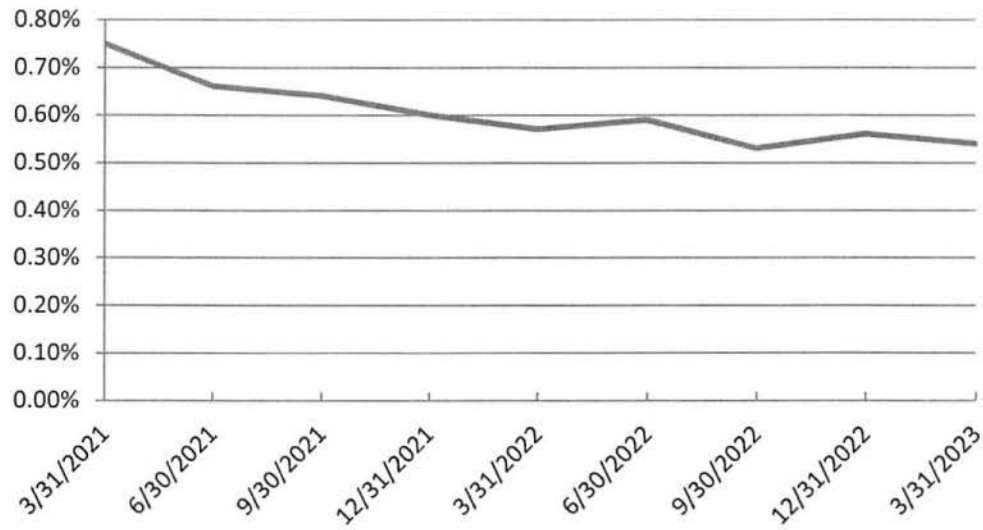
The overall condition of Missouri state-chartered banks remains strong. The attached graphs illustrate improvement in several component areas. Asset quality remains strong, with the past due ratio low and manageable at 0.54 percent. The state average return on average assets remains strong at 1.18 percent.

Capital remains strong. The average Tier 1 Capital Leverage ratio is 10.42 percent, which is above the national average of 9.15 percent.

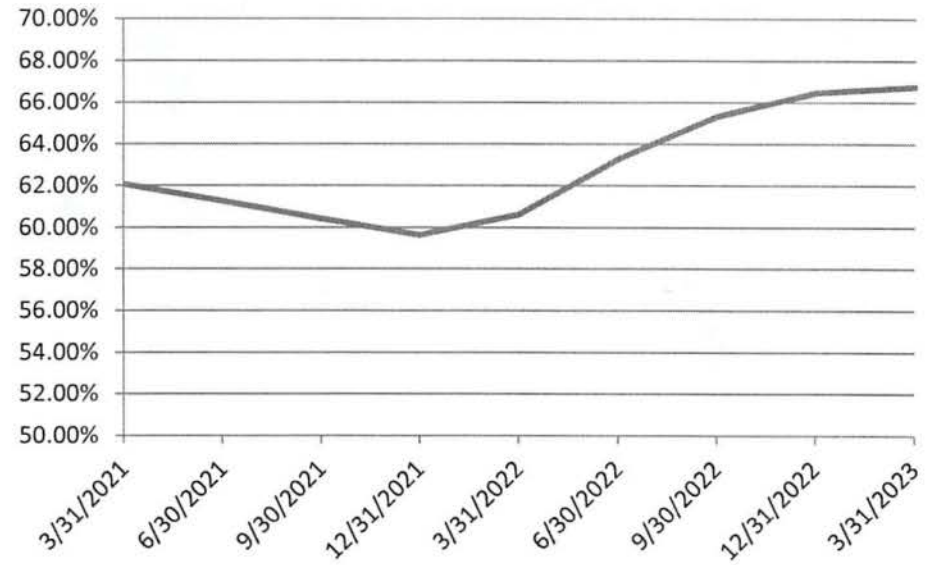
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Mick Campbell
Commissioner of Finance

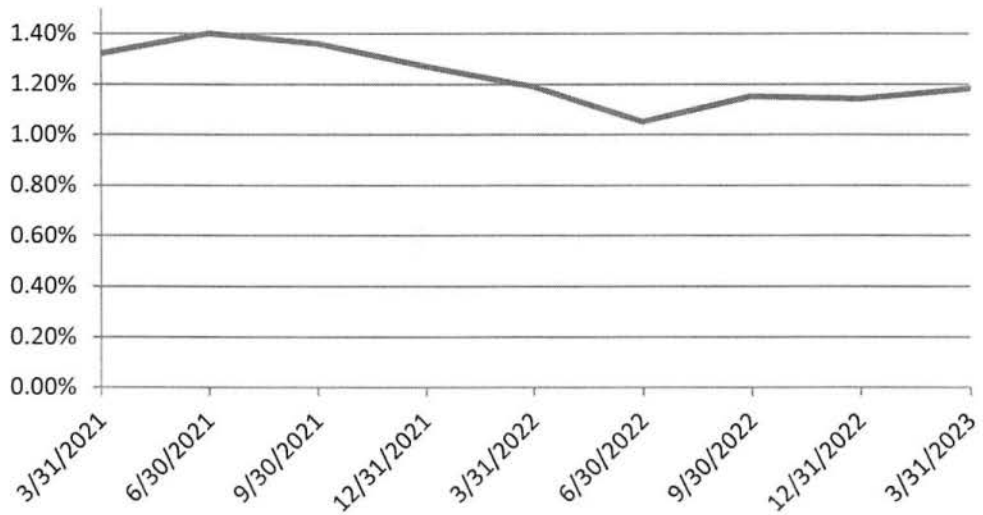
PAST DUE LOANS TO TOTAL LOANS



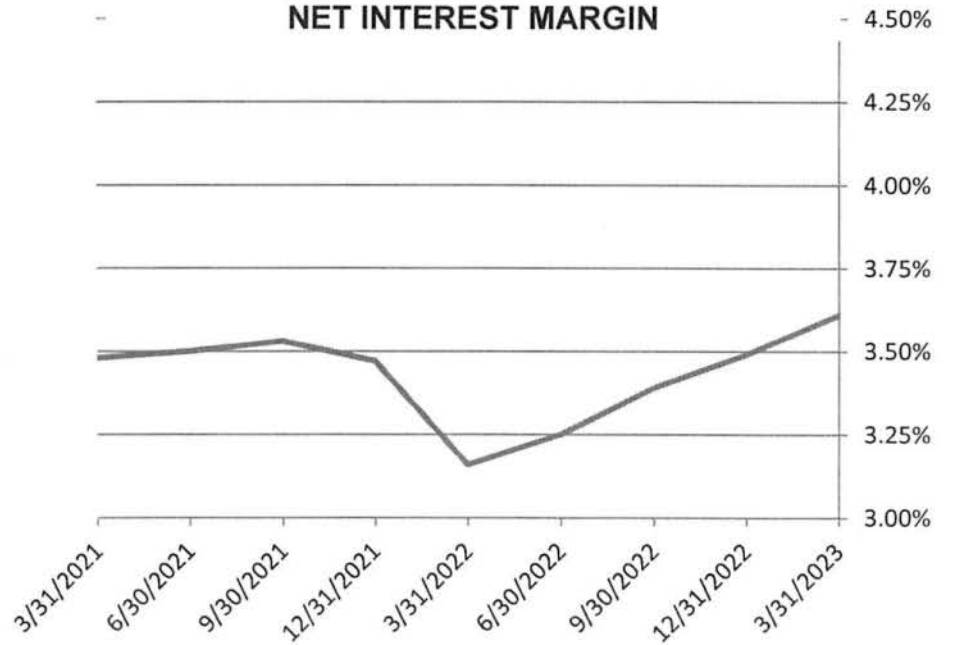
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF MARCH 31, 2023**

THOUSANDS OF DOLLARS	197 BANKS 3/31/2023	204 BANKS 3/31/2022	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$128,116,456	\$114,404,963	\$13,711,493	12.0%
Allowance for Loan Losses	1,446,138	1,354,697	91,441	6.7%
Total Assets	191,902,638	188,764,507	3,138,131	1.7%
LIABILITIES				
Total Deposits	163,508,364	164,043,901	(535,537)	-0.3%
Total Equity Capital	16,652,955	16,523,213	129,742	0.8%

OPERATING RATIOS	3/31/2023	3/31/2022	BP CHANGE
Equity Capital/Assets	8.68%	8.75%	-0.07
Tangible Equity Capital/Assets	7.92%	8.04%	-0.12
Capital and Allowance for Loan Losses/Assets	9.36%	9.40%	-0.04
Average Tier 1 Capital Leverage	10.42%	9.93%	0.49
Total Loans/Assets	66.76%	60.61%	6.15
Past Due and Nonaccrual Loans/Total Loans	0.54%	0.57%	-0.03
Allowance for Loan Losses/Total Loans	1.13%	1.18%	-0.05
Average Net Interest Margin	3.61%	3.16%	0.45
Return on Assets	1.18%	1.19%	-0.01

NOTES:

BP = basis point

The above information does not include the three nondeposit trust companies

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF MARCH 31, 2023**

MILLIONS OF DOLLARS	3/31/2023			3/31/2022	PERCENT CHANGE
	197 STATE BANKS	6 NATIONAL BANKS	203 ALL BANKS	210 ALL BANKS	
ASSETS					
Cash and Due from Banks	9,948	3,875	13,823	24,148	-42.8%
Investment Securities	44,903	13,415	58,318	62,133	-6.1%
Total Loans and Leases	128,116	24,345	152,461	134,396	13.4%
Less: Reserves	1,446	243	1,689	1,571	7.5%
Federal Funds Sold	1,259	375	1,634	3,824	-57.3%
Fixed Assets	2,509	261	2,770	2,627	5.4%
Other Real Estate	70	0	70	73	-4.1%
Intangible Assets	1,577	261	1,838	1,641	12.0%
Other assets	4,967	1,633	6,600	5,176	27.5%
TOTAL ASSETS	\$191,903	\$43,922	\$235,825	\$232,447	1.5%
LIABILITIES					
Total Deposits	163,508	35,063	198,571	201,391	-1.4%
Deposits over 250M	6,769	1,200	7,969	4,194	90.0%
Brokered Deposits	5,360	1,393	6,753	2,329	190.0%
Federal Funds Purchased	4,864	2,174	7,038	7,820	-10.0%
Other liabilities	6,878	3,335	10,213	3,646	180.1%
Total Equity Capital	16,653	3,350	20,003	19,590	2.1%
TOTAL LIABILITIES	\$191,903	\$43,922	\$235,825	\$232,447	1.5%
EARNINGS					
Interest Income	2,171	448	2,619	1,617	62.0%
Interest Expense	538	172	710	84	745.2%
Net Interest Income	1,633	276	1,909	1,533	24.5%
Provision for Loan Losses	42	25	67	-6	-1216.7%
Net Income	708	106	814	674	20.8%
Cash Dividends	623	0	623	307	102.9%
Net Loan Losses	10	5	15	23	-34.8%



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Mick Campbell
Commissioner

August 29, 2023

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of June 30, 2023, and a comparison with the statements filed one year earlier. Also included is a comparison of financial statements of state-chartered and national banks.

During the previous twelve months, the number of state-chartered banks and trust companies reduced from 204 to 197. During the past twelve months, seven banks merged into other Missouri chartered banks.

Assets in state-chartered banks totaled \$193.1 billion on June 30, 2023, an increase of 3.1 percent from one year earlier. Deposits were \$163.8 billion and total loans were \$130.5 billion on June 30, 2023, an increase of 0.3 percent and 10.1 percent respectively, from one year earlier.

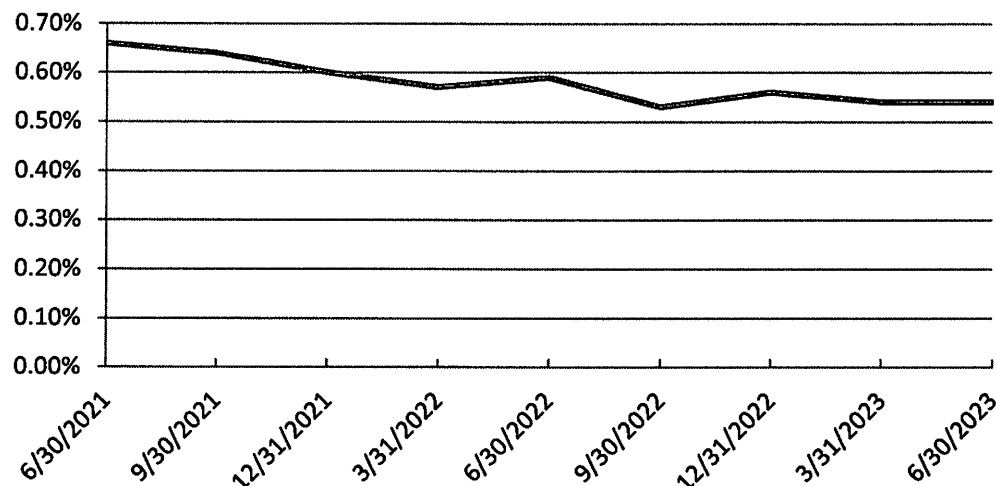
The overall condition of Missouri state-chartered banks remains strong. The attached graphs highlight several key component areas. Specifically, asset quality remains strong, with the past due ratio low and manageable at 0.54 percent. The state average return on average assets also remains strong, at 1.19 percent.

Capital remains strong. The average Tier 1 Capital Leverage ratio is 10.58 percent, which is above the national average of 9.10 percent.

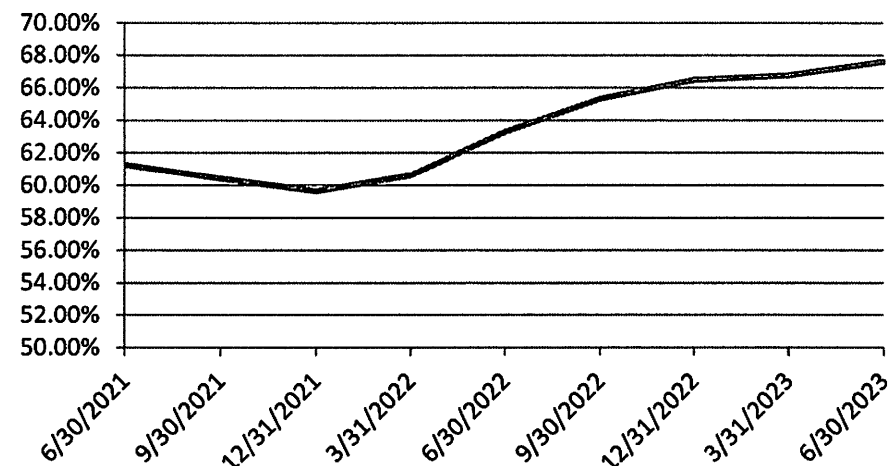
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Mick Campbell
Commissioner of Finance

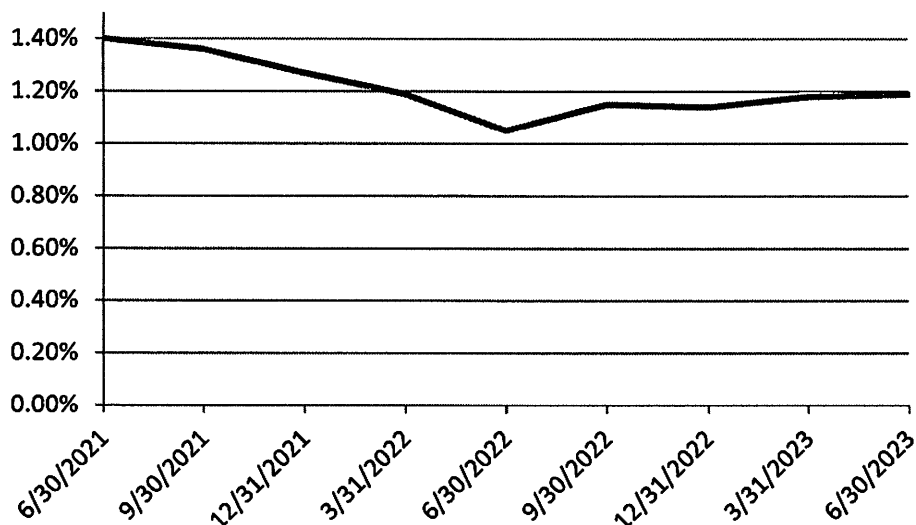
PAST DUE LOANS TO TOTAL LOANS



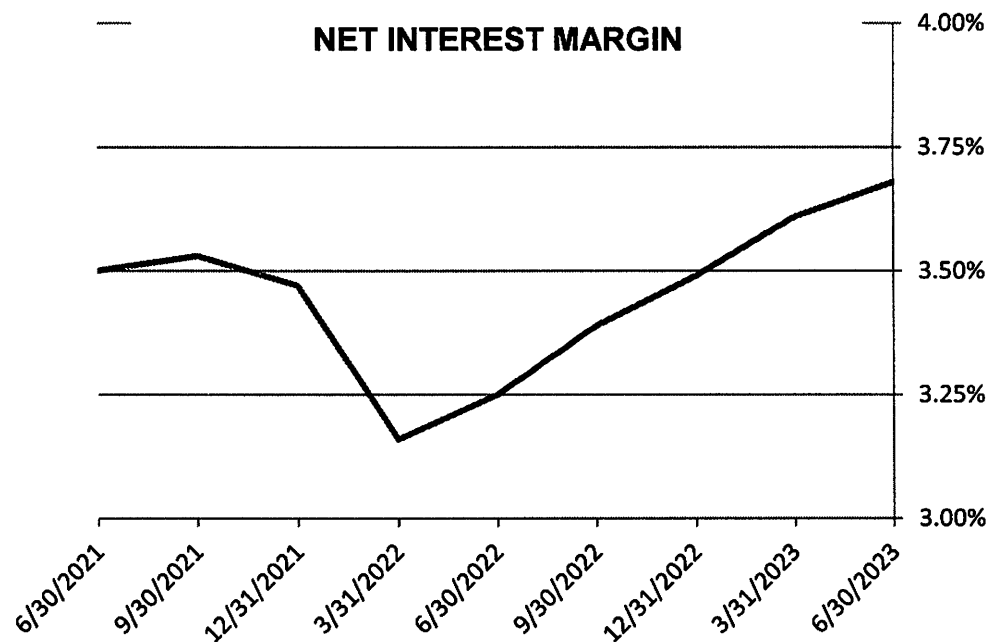
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF JUNE 30, 2023**

THOUSANDS OF DOLLARS	197 BANKS 6/30/2023	204 BANKS 6/30/2022	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$130,508,603	\$118,503,751	\$12,004,852	10.1%
Allowance for Loan Losses	1,462,632	1,379,680	82,952	6.0%
Total Assets	193,076,342	187,248,375	5,827,967	3.1%
LIABILITIES				
Total Deposits	163,795,998	163,230,674	565,324	0.3%
Total Equity Capital	16,623,686	15,838,194	785,492	5.0%

OPERATING RATIOS	6/30/2023	6/30/2022	BP CHANGE
Equity Capital/Assets	8.61%	8.46%	0.15
Tangible Equity Capital/Assets	7.86%	7.71%	0.15
Capital and Allowance for Loan Losses/Assets	9.30%	9.13%	0.17
Average Tier 1 Capital Leverage	10.58%	9.59%	0.99
Total Loans/Assets	67.59%	63.29%	4.30
Past Due and Nonaccrual Loans/Total Loans	0.54%	0.59%	-0.05
Allowance for Loan Losses/Total Loans	1.12%	1.16%	-0.04
Average Net Interest Margin	3.68%	3.25%	0.43
Return on Assets	1.19%	1.05%	0.14

NOTES:

BP = basis point

The above information does not include the three nondeposit trust companies

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF JUNE 30, 2023**

MILLIONS OF DOLLARS	6/30/2023			6/30/2022	PERCENT CHANGE
	197 STATE BANKS	6 NATIONAL BANKS	203 ALL BANKS	210 ALL BANKS	
ASSETS					
Cash and Due from Banks	10,015	4,058	14,073	13,924	1.1%
Investment Securities	43,118	13,121	56,239	62,505	-10.0%
Total Loans and Leases	130,509	25,067	155,576	139,791	11.3%
Less: Reserves	1,463	256	1,719	1,582	8.7%
Federal Funds Sold	1,265	336	1,601	3,025	-47.1%
Fixed Assets	2,561	262	2,823	2,636	7.1%
Other Real Estate	73	0	73	84	-13.1%
Intangible Assets	1,580	260	1,840	1,687	9.1%
Other assets	5,418	1,719	7,137	5,748	24.2%
TOTAL ASSETS	\$193,076	\$44,567	\$237,643	\$227,818	4.3%
LIABILITIES					
Total Deposits	163,796	36,670	200,466	197,763	1.4%
Deposits over 250M	7,847	726	8,573	4,193	104.5%
Brokered Deposits	6,500	2,250	8,750	2,612	235.0%
Federal Funds Purchased	4,990	2,060	7,050	7,273	-3.1%
Other liabilities	7,666	2,468	10,134	4,056	149.9%
Total Equity Capital	16,624	3,369	19,993	18,726	6.8%
TOTAL LIABILITIES	\$193,076	\$44,567	\$237,643	\$227,818	4.3%
EARNINGS					
Interest Income	4,521	952	5,473	3,387	61.6%
Interest Expense	1,268	417	1,685	198	751.0%
Net Interest Income	3,253	535	3,788	3,189	18.8%
Provision for Loan Losses	83	37	120	46	160.9%
Net Income	1,403	206	1,609	1,372	17.3%
Cash Dividends	1,109	18	1,127	677	66.5%
Net Loan Losses	31	5	36	58	-37.9%



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Mick Campbell
Commissioner

December 11, 2023

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of September 30, 2023, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well.

During the previous twelve months, the number of state-chartered banks declined from 204 to 197 with seven banks merged into other Missouri chartered banks.

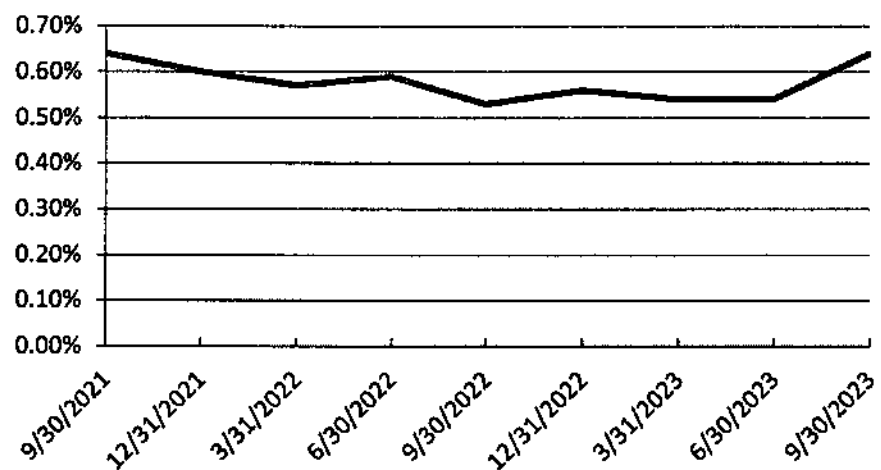
Assets in state-chartered banks totaled \$192.9 billion on September 30, 2023, an increase of 2.6 percent from one year earlier. Deposits were \$164.5 billion and total loans were \$132.1 billion on September 30, 2023, an increase of 0.4 percent and 7.5 percent respectively, from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Capital Leverage ratio is 10.68 percent, which is above the national average of 9.26 percent. Asset quality remains strong, with the past due ratio remaining historically low and manageable at 0.64 percent. The state average return on average assets remains robust at 1.21 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

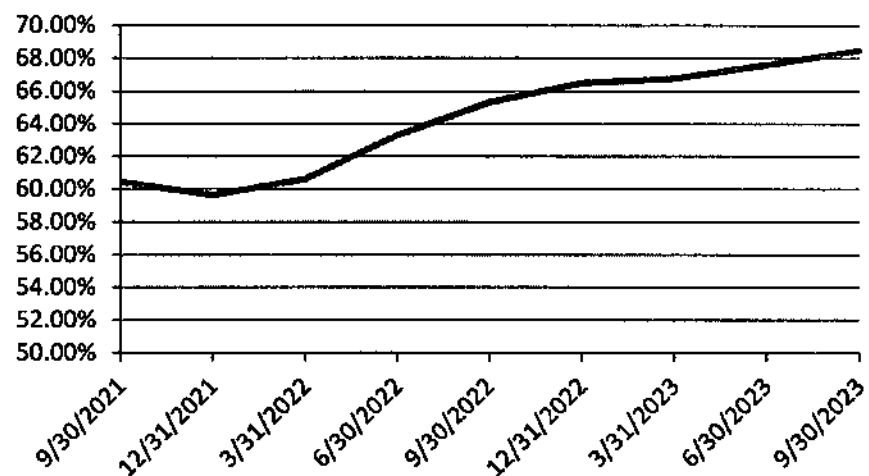
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Commissioner of Finance

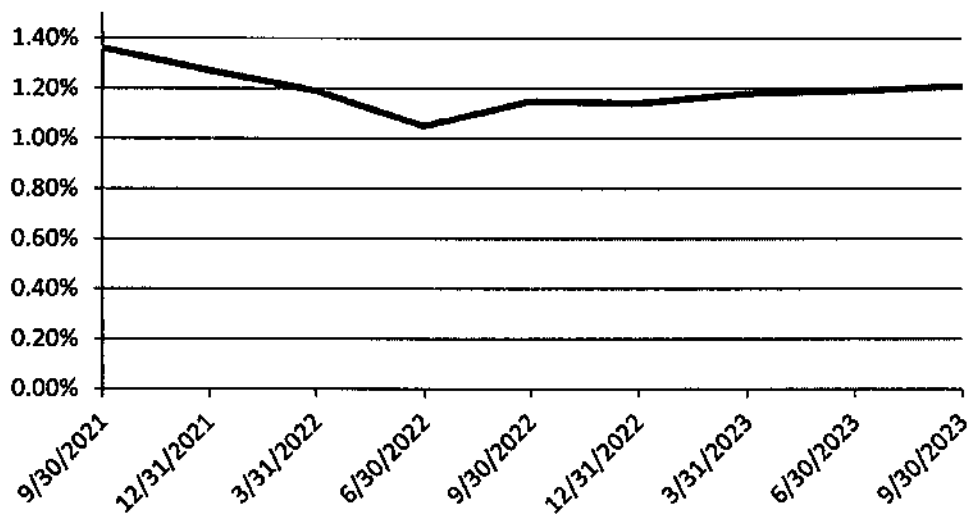
PAST DUE LOANS TO TOTAL LOANS



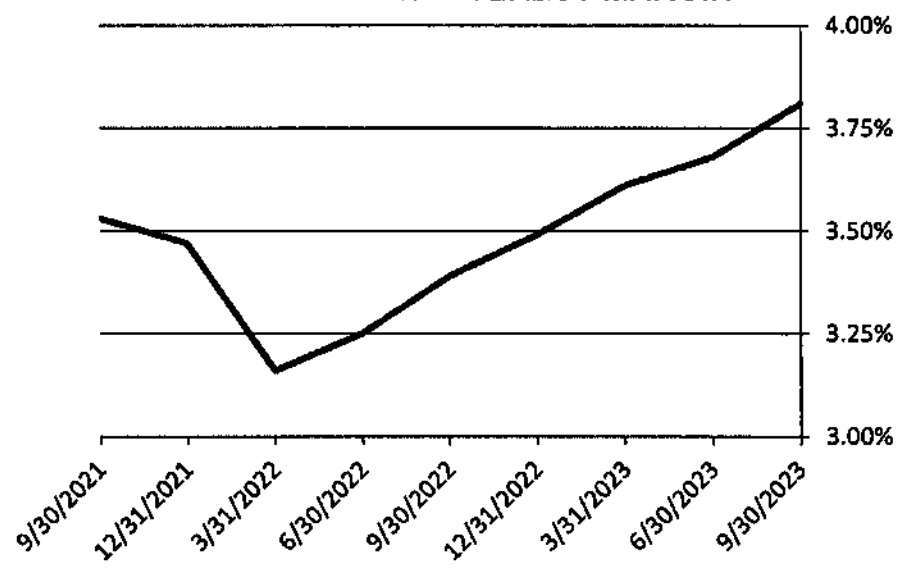
Loans/Assets



RETURN ON ASSETS



NET INTEREST MARGIN



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF SEPTEMBER 30, 2023**

THOUSANDS OF DOLLARS	197 BANKS 9/30/2023	204 BANKS 9/30/2022	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	132,121,618	122,872,652	9,248,966	7.5%
Allowance for Loan Losses	1,488,333	1,395,026	93,307	6.7%
Total Assets	192,940,415	188,128,125	4,812,290	2.6%
LIABILITIES				
Total Deposits	164,509,994	163,881,053	628,941	0.4%
Total Equity Capital	16,467,158	15,337,742	1,129,416	7.4%

OPERATING RATIOS	9/30/2023	9/30/2022	BP CHANGE
Equity Capital/Assets	8.53%	8.15%	0.38
Tangible Equity Capital/Assets	7.78%	7.40%	0.38
Capital and Allowance for Loan Losses/Assets	9.23%	8.83%	0.40
Average Tier 1 Capital Leverage	10.68%	10.39%	
Total Loans/Assets	68.48%	65.31%	3.17
Past Due and Nonaccrual Loans/Total Loans	0.64%	0.53%	0.11
Allowance for Loan Losses/Total Loans	1.13%	1.14%	-0.01
Average Net Interest Margin	3.81%	3.39%	0.42
Return on Assets	1.21%	1.15%	0.06

NOTES:

2022 and 2023 do not include three nondeposit trust companies.

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF SEPTEMBER 30, 2023**

MILLIONS OF DOLLARS	9/30/2023			9/30/2022	
	197 STATE BANKS	6 NATIONAL BANKS	203 ALL BANKS	210 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	10,273	4,251	14,524	11,776	23.3%
Investment Securities	41,490	12,688	54,178	60,195	-10.0%
Total Loans and Leases	132,122	25,598	157,720	145,175	8.6%
Less: Reserves	1,488	257	1,745	1,616	8.0%
Federal Funds Sold	835	257	1,092	2,340	-53.3%
Fixed Assets	2,605	264	2,869	2,644	8.5%
Other Real Estate	85	0	85	76	11.8%
Intangible Assets	1,582	268	1,850	1,713	8.0%
Other assets	5,436	1,843	7,279	6,505	11.9%
TOTAL ASSETS	\$192,940	\$44,912	\$237,852	\$228,808	4.0%
LIABILITIES					
Total Deposits	164,510	36,701	201,211	198,712	1.3%
Deposits over \$250M	8,549	753	9,302	5,002	86.0%
Brokered Deposits	5,917	2,313	8,230	4,536	81.4%
Federal Funds Purchased	4,678	1,767	6,445	7,002	-8.0%
Other liabilities	7,285	3,115	10,400	4,812	116.1%
Total Equity Capital	16,467	3,329	19,796	18,282	8.3%
TOTAL LIABILITIES AND EQUITY CAPITAL	\$192,940	\$44,912	\$237,852	\$228,808	4.0%
EARNINGS					
Interest Income	7,000	1,470	8,470	5,427	56.1%
Interest Expense	2,125	678	2,803	460	509.3%
Net Interest Income	4,875	792	5,667	4,967	14.1%
Provision for Loan Losses	148	44	192	108	77.8%
Net Income	2,075	313	2,388	2,168	10.1%
Cash Dividends	1,503	43	1,546	956	61.7%
Net Loan Losses	65	11	76	79	-3.8%



DIVISION OF FINANCE

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Mick Campbell
Commissioner

March 15, 2024

The attached report represents a consolidation of Reports of Condition and Income filed by state-chartered banks with the Missouri Division of Finance as of December 31, 2023, and a comparison with the statements filed one year earlier. A comparison of financial statements of state-chartered and national banks is included as well.

During the previous twelve months, the number of state-chartered banks declined from 200 to 196. During the past twelve months, four banks merged into other institutions.

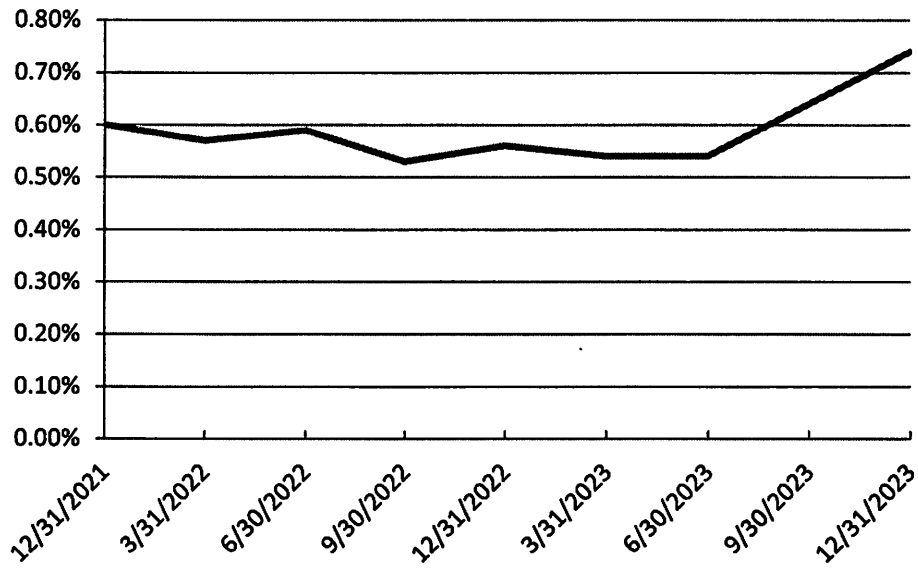
Assets in state-chartered banks totaled \$195.7 billion on December 31, 2023, an increase of 3.4 percent from one year earlier. Deposits were \$165.8 billion and total loans were \$133.1 billion on December 31, 2023, an increase of 1.7 percent and 5.8 percent respectively, from one year earlier.

The overall condition of Missouri state-chartered banks remains strong. The average Tier 1 Capital Leverage ratio is 10.62 percent, which is above the national average of 9.14 percent. Asset quality remains strong, with the past due ratio low and manageable at 0.74 percent. The state average return on average assets remains strong at 1.17 percent. The attached graphs illustrate several key component areas that indicate the strength and stability of Missouri's state-chartered banks.

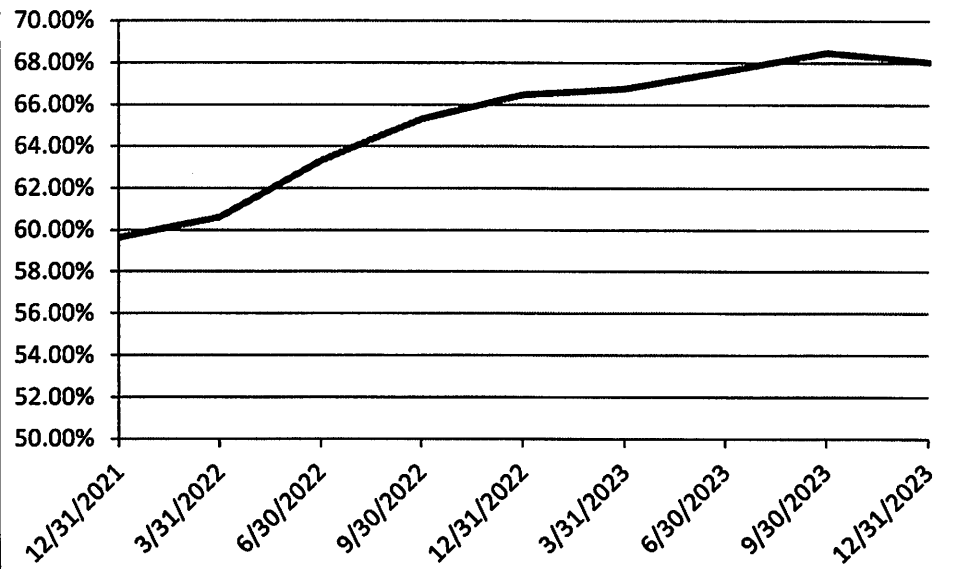
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Mick Campbell
Commissioner of Finance

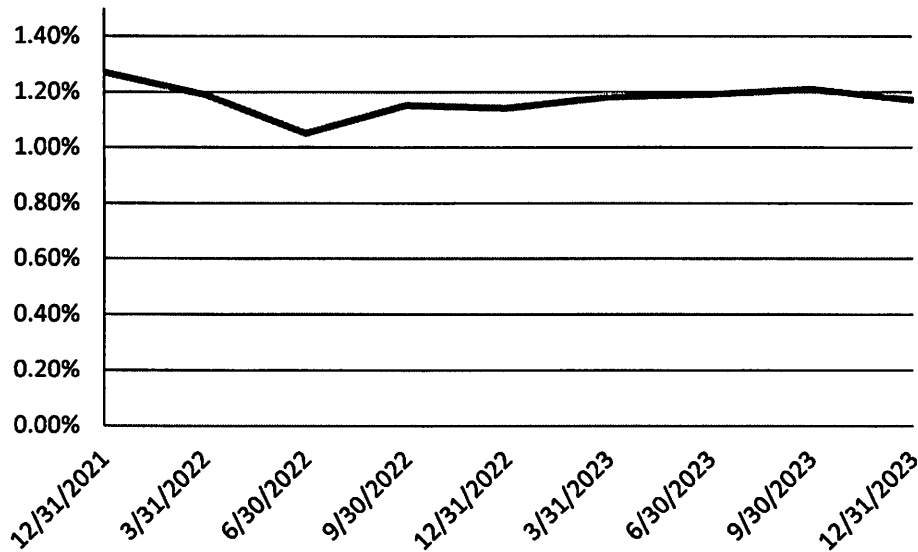
Past Due Loans To Total Loans



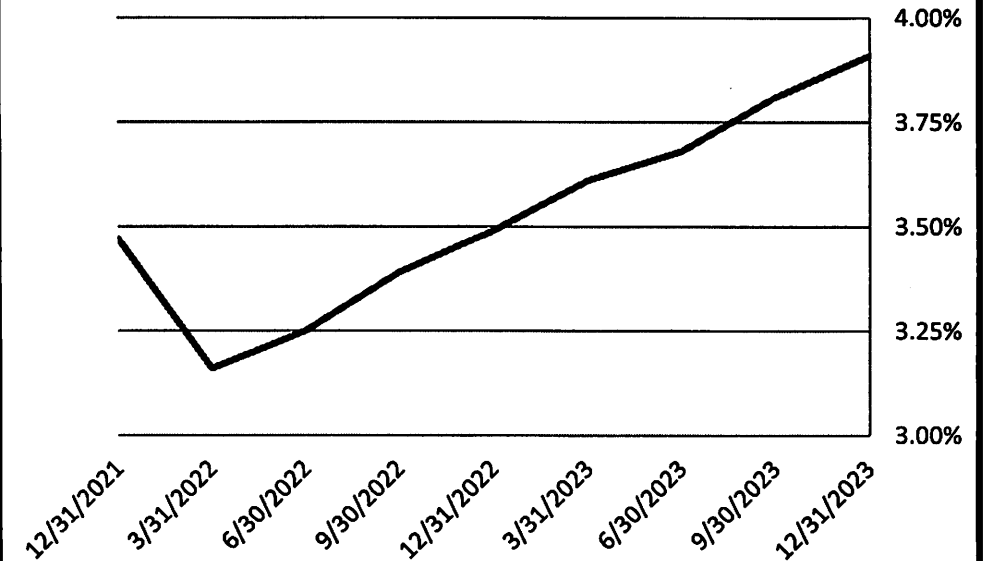
Total Loans/Total Assets



Return On Assets



Net Interest Margin



**COMPARATIVE STATEMENT OF CONDITION
STATE BANKS AND TRUST COMPANIES IN MISSOURI
AS OF DECEMBER 31, 2023**

THOUSANDS OF DOLLARS	196 BANKS 12/31/2023	200 BANKS 12/31/2022	INCREASE DECREASE()	PERCENT CHANGE
ASSETS				
Total Loans	\$133,130,291	\$125,780,614	\$7,349,677	5.8%
Allowance for Credit Losses	1,485,526	1,408,408	77,118	5.5%
Total Assets	195,687,957	189,229,371	6,458,586	3.4%
LIABILITIES				
Total Deposits	165,796,509	163,080,048	2,716,461	1.7%
Total Equity Capital	17,591,256	16,011,255	1,580,001	9.9%

OPERATING RATIOS	12/31/2023	12/31/2022	BP CHANGE
Equity Capital/Assets	8.99%	8.46%	53
Tangible Equity Capital/Assets	8.25%	7.70%	55
Capital and Allowance for Credit Losses/Assets	9.68%	9.14%	54
Average Tier 1 Capital Leverage	10.62%	10.46%	16
Total Loans/Assets	68.03%	66.47%	156
Past Due and Nonaccrual Loans/Total Loans	0.74%	0.56%	18
Allowance for Credit Losses/Total Loans	1.12%	1.12%	0
Average Net Interest Margin	3.91%	3.49%	42
Return on Assets	1.17%	1.14%	3

NOTES:

2022 and 2023 numbers do not include three nondeposit trust companies.

BP = Basis Point

**COMPARATIVE STATEMENT OF CONDITION
STATE AND NATIONAL BANKS IN MISSOURI
AS OF DECEMBER 31, 2023**

MILLIONS OF DOLLARS	12/31/2023			12/31/2022	
	196 STATE BANKS	6 NATIONAL BANKS	202 ALL BANKS	206 ALL BANKS	PERCENT CHANGE
ASSETS					
Cash and Due from Banks	12,727	5,896	18,623	10,004	86.2%
Investment Securities	40,846	13,406	54,252	59,617	-9.0%
Total Loans and Leases	133,130	25,953	159,083	149,316	6.5%
Less: Reserves	1,486	257	1,743	1,635	6.6%
Federal Funds Sold	846	255	1,101	2,452	-55.1%
Fixed Assets	2,669	257	2,926	2,712	7.9%
Other Real Estate	71	2	73	70	4.3%
Intangible Assets	1,572	265	1,837	1,823	0.8%
Other assets	5,313	1,813	7,126	6,642	7.3%
TOTAL ASSETS	\$195,688	\$47,590	\$243,278	\$231,001	5.3%
LIABILITIES					
Total Deposits	165,797	39,085	204,882	198,832	3.0%
Deposits over \$250M	8,877	1,059	9,936	5,878	69.0%
Brokered Deposits	5,290	1,933	7,223	3,502	106.3%
Federal Funds Purchased	5,093	2,128	7,221	7,718	-6.4%
Other liabilities	7,207	2,734	9,941	5,280	88.3%
Total Equity Capital	17,591	3,643	21,234	19,171	10.8%
TOTAL LIABILITIES + EQUITY CAPITAL	\$195,688	\$47,590	\$243,278	\$231,001	5.3%
EARNINGS					
Interest Income	9,579	2,016	11,595	7,863	47.5%
Interest Expense	3,078	959	4,037	950	324.9%
Net Interest Income	6,501	1,058	7,559	6,914	9.3%
Provision for Loan Losses	216	46	262	155	69.0%
Net Income	2,676	392	3,068	3,024	1.5%
Cash Dividends	2,042	69	2,111	1,476	43.0%
Net Loan Losses	134	13	147	106	38.7%